



STATEMENT OF  
MATTHEW J. SHUMAN  
BEFORE THE  
HOUSE VETERANS AFFAIRS COMMITTEE  
UNITED STATES HOUSE OF REPRESENTATIVES  
ON

“H.R. 7445, TO AMEND TITLE 38, UNITED STATES CODE, TO EXPAND ELIGIBILITY FOR HOME LOANS FROM THE SECRETARY OF VETERANS AFFAIRS TO CERTAIN MEMBERS OF THE RESERVE COMPONENTS OF THE ARMED FORCES”

JULY 21, 2020

---

Chairman Takano, Ranking Member Roe, and distinguished members of this most critical committee, it is indeed my high honor to submit this Statement for the Record for H.R. 7445, a bill dedicated to ensuring members of both the National Guard and Reserves receive parity in terms of access to the Department of Veterans Affairs (VA) Home Loan Program.

My name is Matthew Shuman, and though I submit this Statement for the Record as a private citizen, I am a proud veteran of the United States Army and both the Arizona and Washington D.C. Army National Guard. Additionally, I served as the National Legislative Director for The American Legion National Headquarters until April of 2019. To date, I remain very active within the Veteran Service Organization arena as I continue to serve The American Legion through their National Legislative Commission and am also on the Board of Advisors for The Independence Fund.

## **Background**

The VA Home Loan Program was a great idea that became logical policy aimed at helping the bravest our country has to offer purchase a home with little to no money down, and competitive interest rates. At its core, the VA Home Loan Program is designed to ensure that the men and women who have served our nation honorably are able to participate in the American dream they each fought to defend by ensuring they have access to financial tools necessary to invest in a home and build equity.

Most are called to military service out of duty, loyalty and love for their country, a calling larger than themselves. Those who serve our nation recognize that public service does not lead to wealth or fame, and thus when preparing to buy a home often lack the financial buying power and accumulated wealth that is required in this economy. The VA Home Loan Program recognizes the sacrifice the veteran made when swearing an oath to defend this nation from those who may wish her harm into account, and in turn, equips the veteran with the buying power of the United States government.

This powerful and life-altering program has afforded millions of veterans the ability to achieve, and live, the American Dream by providing access to capital for those who otherwise would not qualify. Providing access to home ownership is not only good for our economy and our uniformed members, veterans, and their families, this program also boasts some of the highest repayment rates of any program of its kind in the country.

## **Issue**

As I have already stated, the VA Home Loan Program has helped many veterans and their families to become home owners, however, as the current law is written many in the Reserves and National Guard do not qualify for this well-deserved benefit. In order to be eligible for the VA Home Loan Program service members must have served on Title 10 military orders leaving many members of the Reserves and National Guard out in the cold.

Unless Reserve or National Guard troops are activated to Active Duty (Title 10), which is the primary tool used for deployment to combat zones, they must serve a minimum of six years to be eligible for the same benefit that their Active Duty counterparts qualify for after only 30 days. National Guard and Reserve troops often respond to national disasters such as catastrophic hurricanes, massive fires, floods, and even the Coronavirus (COVID-19) pandemic, all to later learn they were placed on orders which do not qualify them for benefits such as the VA Home Loan Program. A simple accounting decision can make the difference between access and denial.

When a member of the Reserve or National Guard is activated to help their community prepare for or respond to a natural disaster, their reaction should not be to inquire about what type of orders they will be placed on, rather it should be donning their uniform that bears the flag of the United States and getting to work. The United States Congress has gone to great lengths to ensure deployed troops have all the support they need for their families while they are completing the mission, yet military leaders continue to use a subset of military orders that has watered-down benefits for Guard and Reservists because of the way their budget is appropriated.

When we ask our National Guard and Reserve troops to protect their community, state or nation in uniform, it is our duty to ensure both the service member and their families are cared for and compensated correctly, which is to enable the service member to focus on the mission at hand.

The current Coronavirus global pandemic is just the latest example of National Guard and Reserve leaders ending involuntary active duty Title 32 orders one day prior to the ninety day threshold that would trigger benefits to take effect<sup>1</sup>. Blatant abuse of the Title 32 loophole is shameful and intentionally exploits National Guard and/or Reserve troops while cheating them out of the benefits they have earned and deserve. Actions such as intentionally cutting Title 32 orders one day early to prevent American troops from getting the benefits that this nations owes them is unpatriotic, un-American and is downright deceitful, not-to-mention unbecoming of the ethical standards of the United States Armed Forces.

### **Personal Experience**

I enlisted in the Arizona Army National Guard just after graduating high school. It was my dream to become a Military Police Officer, and after completing Basic Training at Ft. Leonardwood, Missouri I had finally achieved my goal. Shortly after returning home to Arizona, I was recruited into the Military Funeral Honors Team, also known as the Honor Guard.

I served in the Honor Guard for over two years performing military funeral honors for veterans and service members, honoring their service and respecting their families. In addition to funeral duty, we also served as the Honor Guard for ceremonial events such as promotion or retirement ceremonies along with providing the larger Arizona community with the patriotic National Anthem and American Flag ceremony you often see at larger events. Serving on the Honor Guard was, to this day, the highest honor of my life.

The members of the Honor Guard are often the last official military representative a widow, widower, survivor child or family member sees in connection to their veteran and their honorable service. The final act is when they are presented with the triangle-shaped American Flag presented to them at the gravesite. The responsibility of serving in this capacity was never lost on any of the Honor Guard members.

Outside of the Honor Guard, I served my community as a Military Police Officer, and was even activated to help evacuate a small town near the U.S./Mexico Border due to a massive brush fire that was threatening the lives of American citizens. Our task was not only to evacuate the town, but also to remain as long as possible to safeguard life and property as best as we could. For over two days, while hundreds of firefighters fought the blazing fire, my unit and I ensured nobody returned to the town, protected property and alerted the firefighters when the fire shifted. Sadly, that fire took the lives of 19 firefighters.

I look back on my time in the Arizona Army National Guard and the Honor Guard as some of the best years of my life. I really do. That said, I was disheartened to learn that none of my time in service made me eligible for the VA Home Loan Program. This was shocking to me, as I had

---

<sup>1</sup> Military Times Article: <https://www.militarytimes.com/news/pentagon-congress/2020/05/20/early-end-date-for-guard-coronavirus-deployment-draws-criticism-from-veterans-in-congress/>

believed for years that when I was ready to buy a home the VA would be there to support me, just as it had done for so many of my fellow veterans.

After my tour in the Army I moved to Washington, D.C. to attend college and work on Capitol Hill. I felt I needed to bring the voice of the American veteran to Capitol Hill, and fight for so many that did not have the ability to speak directly to Congress. I was fortunate to serve as the Legislative Director for The American Legion, where I got to do exactly what I felt I was called to do. When I experienced the set-back with the VA Home Loan Program, I realized I needed to help fix this program so that other veterans who served honorably, like I did, would not be let down. Fortunately for me, my husband and I have the ability to purchase a home through conventional means, but so many veterans do not.

Making the VA Home Loan Program equally accessible to Reserve and National Guard service members and veterans is the right thing to do.

### **Solution**

H.R. 7445, as currently written, addresses the aforementioned issues by creating parity within the VA Home Loan Program by simply authorizing Title 32 orders as eligible military orders for program eligibility. Additionally, this common sense legislation reduces the ninety day threshold for access to the VA Home Loan Program to thirty consecutive days, which is the same standard for access to the G.I. Bill, creating consistency between benefits, making them easier for troops to understand and achieve.

If this Committee, the full United States House of Representatives and the United States Senate want to take steps to ensure National Guard and Reserve troops receive the benefits they deserve, particularly in terms of crating parity within the VA Home Loan Program, passing H.R. 7445 is the measure to do just that. Guard and Reserve troops continue to serve our nation in uniform during the current pandemic, an action their Active Duty counterparts are constitutionally prohibited from performing. A nation of Guard and Reserve members call on this Committee to eliminate this harmful loophole by passing H.R. 7445, and equip our Reservists and Guards-men and women with the full buying power of the U.S. Government. Helping these patriots and warriors access this American dream is perhaps the most American thing this committee can do.

### **Conclusion**

Chairman Takano, Ranking Member Roe, and members of this vital committee, thank you for the opportunity to allow me to share with you my thoughts on H.R. 7445. I further thank Congressman Mike Bost for stepping up and leading the charge for the men and women who have, and are currently serving in the National Guard or Reserves, and ensuring their call for fairness is heard in the halls of Congress. I am also thankful for the dedication and passion to help all veterans, members of the Reserves and National Guard, and their families by your Subcommittee on Economic Opportunity Staff Director, Mr. Jon Clark.

For additional information regarding this Statement for the Record, please contact Matthew Shuman at [Shuman@MatthewShuman.com](mailto:Shuman@MatthewShuman.com).